

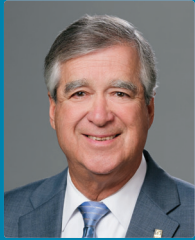
# InTouch

A quarterly publication of Keesler Federal Credit Union | Summer 2023

**5% APY Kasasa  
Cash Checking**

**Storm Season  
Readiness Tips**





**James Hollingsworth**  
Chairman,  
Board of Directors

Summer is just starting to sizzle, but the Keesler Federal team has already dived into a busy schedule of community and member-focused activities. Whether as a presenting sponsor for Keesler AFB's Thunder over the Sound Air and Space Show, cohosting the third Heroes at Fallen Oak Golf Invitational honoring local first responders, or manning a booth at the legendary French Quarter Festival, you are likely to spot our logo and smiling team members in the middle of the action wherever you go, so stop by and say hello. You might be featured in a photo in an upcoming InTouch!

School may be out, but supporting education in our communities is a year-round priority for Keesler Federal. One of our newest initiatives, the Educator's Impact Award, recently recognized 24 outstanding teaching professionals who were nominated by their schools. Our team is also preparing for the fifth year of Backpacks for Bright Futures, a program that annually provides free backpacks and school supply kits to more than 16,000 incoming public-school kindergarteners throughout our service areas. With the support of members like you, we are proud to make positive differences like these in the communities we call home.

Have you heard the exciting news about Keesler Federal's popular Kasasa Cash checking account? You deserve to earn more for your money, and Kasasa Cash checking gives you the opportunity to do so, while maintaining easy access to your funds. You can now earn 5% APY after meeting qualifications. Be sure to 'check' out all the details in this issue. Also, get prepared for the 2023 storm season by reviewing our essential tips to stay financially secure during an emergency.

Finally, for those of you in the Jackson metro area, I am happy to announce the opening of our newest branch at Meadowbrook Office Park, conveniently located off I-55 North to serve all your financial needs.

From all of us at Keesler Federal, have a safe and memorable summer! Thank you for choosing us as your trusted financial partner. We are grateful for your business and always ready to help you achieve your goals.

Yours in service,

James Hollingsworth



## Heroes at Fallen Oak Swings Again



There are few better ways to ease the pressures of a demanding and often dangerous profession than enjoying a day of friendly, but fierce, competition on the pristine championship golf course known as Fallen Oak. That is precisely what 30 teams from first responder agencies across the Gulf Coast did at the third annual Heroes at Fallen Oak tournament on April 18. Jointly hosted by Beau Rivage Resort & Casino and Keesler Federal Credit Union, this private event was a heartfelt thank you to the brave individuals who selflessly protect and serve the communities we call home.



Players included active and retired members of police, fire, sheriffs' departments in Hancock, Harrison, and Jackson counties, as well as security forces and fire personnel from Keesler Air Force Base and Naval Construction Battalion Center Gulfport. All in attendance reveled in the camaraderie, spirited rivalries, and, of course, prizes and bragging rights. Keesler Federal also recognizes the dedication and heroism of dozens of first responders with its annual First Responder of the Year awards. The program began in 2016 and now encompasses all service areas.



# Get the Checking Account That *REALLY* Pays!

KASASA

CASH®

Think you can't earn a high interest rate on your money unless you have a certificate or money market savings account? Well, think again. Keesler Federal's free Kasasa Cash® checking account (yes – a checking account!) rewards you with **5% APY\*** per month on balances up to and including \$25,000 when monthly qualifications are met. Best of all, as a checking account, your funds are always accessible and there's no penalty for early withdrawal or a minimum balance requirement.

Here's how it works. To qualify for the 5% APY reward on your account balance, enrollments must be in place and all the following transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:

- Have at least 1 direct deposit, ACH credit, or ACH payment transaction<sup>2</sup>
- Have at least 12 debit card purchases
- Be enrolled in eStatements

If you don't meet the qualifications one month, your account is still free, you earn .05%, and you can try again the following month.

## Kasasa Cash Benefits

The high APY is just the beginning. Check out all these great reasons to get Kasasa Cash:

- 5.00% APY on all balances up to and including \$25,000
- 1.38% to 5.00% on balances greater than \$25,000, depending on balance in account
- When qualifications are not met, you still earn 0.05% APY on the entire balance
- Up to \$25 in ATM withdrawal fees when qualifications are met (max \$4.99 per transaction)
- No minimum balance to earn rewards
- No monthly maintenance fees

## Optional Benefits

- **Kasasa Protect®** – a defense against ID theft and other online attacks with monitoring and alerts. Get protected for only \$7.99 per month for all Kasasa Cash® checking account holders and \$10.99 per month for other checking account holders.

- **Kasasa Saver®** – a FREE savings account that automatically grows with each dividend reward paid to you.
- **Ultimate Benefits** – earn extra benefits such as travel and dining rewards and so much more. All for a low membership fee of \$3.99 per month, charged to your Keesler Federal Credit Union checking account.

**Ready to start earning 5% APY? For complete details and to open your Kasasa Cash checking account, visit [kfcu.org/kasasa-cash-checking](https://kfcu.org/kasasa-cash-checking).**

*\*Minimum \$25 to open. When qualifications met; APY=Annual Percentage Yield. APY is for balances up to and including \$25,000. APY accurate as of 5/1/23. Membership and credit eligibility required.*

See our **Truth in Savings statement** for Deposit Account Rates, Terms & Fees at [kfcu.org/media/disclosures/tis.pdf](https://kfcu.org/media/disclosures/tis.pdf).



## A Commitment to Member Service

**Extraordinary Employees.  
Extraordinary Credit Union.**

Keesler Federal team members believe in the credit union philosophy, and it shows in their tenure. Our team members are dedicated to making a difference in the lives of members, and, in turn, Keesler Federal has made a difference in their lives. This may explain why so many people begin and end their careers with Keesler Federal.

Keesler Federal team members are recognized for service in 5-year increments (3-year in the UK). We are proud to recognize the following team members who have service anniversaries during the second quarter of 2023:

### 25 YEARS OF SERVICE

**Jada Foster**, Branch Manager III  
**Lisa Spicer**, Accounts Payable Spec II

### 20 YEARS OF SERVICE

**Michelle Augustine**, Director of Loan Operations

### 10 YEARS OF SERVICE

**Charles Allen**, Facilities Project Manager  
**Jennifer Mullican**, Digital Support Rep II  
**Alexandra Schloegel**, Financial Analyst I  
**Heidi McNeely**, Mortgage Servicing Escrow Spec

### 5 YEARS OF SERVICE

**Joshua Crouse**, Accounting Specialist II  
**Michael Lewter**, Business Central Underwriting Manager  
**Diana Phillips**, Senior Copywriter  
**Savannah Yates**, Financial Service Rep I  
**Melissa Alawine**, Lending Business Analyst II  
**Charlene Badeaux**, Teller Supervisor  
**Tamana Collins**, Financial Service Rep I  
**Angelique Griffin**, Compliance Officer II  
**Yasieka Hawthorne**, Member Contact Spec III  
**Keiara Johnson**, Mortgage Loan Counselor-Default  
**Pathina Lang**, Member Contact Spec III  
**Justin Redmond**, Branch Manager II  
**Heather Asher**, Floating FSR II  
**Kayla Davis**, Enterprise Vendor Manager  
**Kimberleigh Fairley**, Member Contact Spec III  
**Kimberly Ford**, Financial Counseling Manager  
**Ashley Novak-Johnson**, Mortgage Loan Originator  
**Dane Osborne**, Mortgage Servicing Post Closing Analyst



## Be Financially Savvy During Storm Season

NOAA has predicted 12 to 17 named tropical storms in 2023. Five to nine of these could develop into hurricanes and with one to four reaching category 3 or above strength. In addition to stocking up on essential supplies and securing your property, it's critical to be financially ready – something that's easy to overlook especially during the stresses of an evacuation. Now is the time to beef up your emergency savings, make sure you have easy access to important records (property insurance, medical information and prescriptions, financial accounts), and secure a supply of cash in small bills in case credit card and ATM service is interrupted.

Download the free Keesler Federal mobile app for access to financial services you need regardless of your location or the time of day. With the app you can pay bills, apply for a loan, deposit checks remotely, transfer funds, send a payment by Zelle, freeze and

unfreeze cards, set alerts, and more. You can also search for the nearest Keesler Federal branch or surcharge-free ATM.

Through shared branching, Keesler Federal members have access to services at nearly 5,000 other credit unions throughout the U.S. Visit [kfcu.org/branches-atms/](https://kfcu.org/branches-atms/) and filter by "CO-OP Shared Branches" to find a shared branch near your evacuation route or destination. A shared branch network credit union will enable you to conduct transactions on your Keesler Federal account.



**Hurricane season is here, so make sure you have the app.**

**Look for this icon on the App Store or Google Play. For more details, visit [kfcu.org/services/everywhere](https://kfcu.org/services/everywhere).**

*Sources: [noaa.gov](https://noaa.gov), [kfcu.org](https://kfcu.org), [louisiana.gov](https://louisiana.gov)*



2022 Pass Christian Elementary kindergarten students showing off their gear.

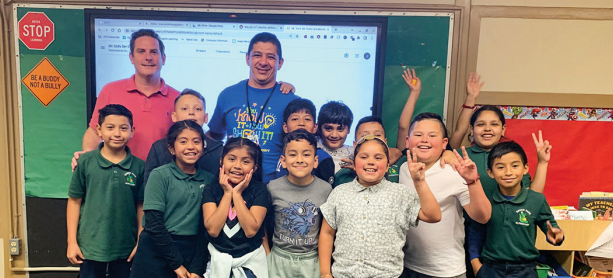
## Backpacks for Bright Futures

It hardly seems possible, but 2023 will mark the fifth year of Backpacks for Bright Futures, one of Keesler Federal's biggest and most impactful community initiatives. By distributing backpacks and essential school supply kits to incoming public-school kindergarteners throughout our service areas, our goal is to help ease back-to-school costs for families and educators, as well as provide encouragement for young scholars beginning their academic journeys. Since its launch in 2019, Backpacks for Bright Futures has donated a total of more than 34,000 backpacks and supply kits, with the program doubling in size from the original six South Mississippi counties to now 26 public school districts since the expansion in 2022 to Hattiesburg, Jackson, and Jefferson Parish, Louisiana.

**Know a kindergartener who received a Keesler Federal backpack?**

**Please share it with us by tagging social media posts, photos and videos with [#KFCUBrightFutures](https://twitter.com/KFCUBrightFutures).**





Jose Solis Diaz  
Green Park Elementary



Dr. Brucetta McClue  
John Ehret High School



Dr. Keshia Gaines  
River Oaks Elementary



Susanne Napp  
W.C. Griggs Elementary

# Educator's Impact Awards

Jenne King  
College and Career  
Technical Institute



Latoya Elam  
Van Winkle Elementary



Maggie Ard, Cheryl Winford  
McLaurin Elementary



Keesler Federal recently recognized 24 deserving teachers with Educator's Impact Awards for outstanding service to their students and schools. Schools in the credit union's Mississippi, Alabama, and Louisiana service areas nominated teachers by submitting entry videos showcasing their contributions and commitment. Winning teachers were awarded \$2,500 each, along with \$1,000 for their school. "The credit union is passionate about supporting the growth and success of the communities we serve, and schools play a vital role in nurturing and developing generations of future leaders," said Keesler Federal Community Development Officer Anthony Abella. This is the first year of Educator's Impact Awards, which is part of the credit union's Community Giveback program.

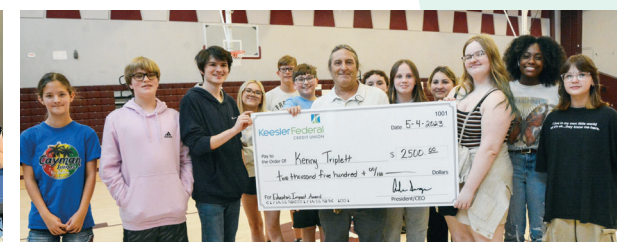
Stacey Hamilton  
Biloxi High School



Bernard Atmore  
West Elementary



Kenny Triplett  
Long Beach School District



## Keesler Federal Proudly Presents the 2023 Educator's Impact Award Winners:

Kenny Triplett	Long Beach School District
Dr. Keshia Gaines	River Oaks Elementary
Stacey Hamilton	Biloxi High School
Bernard Atmore	Central Elementary
Jose Solis Diaz	Green Park Elementary
Rhonda Murphy-Johnson	Tougaloo Early College High School
Kennon Barton	Ocean Springs High School
Ashley Taylor	West Elementary
Leigh Ann Beverin	North Bay Elementary School
Chandrea Allen	North Gulfport Elementary
Christy Esco	Spann Elementary
Samantha Girard	North Bay Elementary School
Alia Elkhatib	Ridgeland High School
Maggie Ard	McLaurin Elementary
Cheryl Winford	McLaurin Elementary
Brenden Phillips	West Harrison Middle School
Danielle Cross	Green Elementary
Rachel Lawrence	Eastlawn Elementary
Brucetta McClue	John Ehret High School
Susanne Napp	W.C. Griggs Elementary
LaToya Atkins-Elam	Van Winkle Elementary
Carrie Walters	Lizana Elementary School
Jenne King	College and Career Technical Institute
Maggie Reid	Woolmarket Elementary





# Introducing the Jackson Meadowbrook Team



*Top Left to right:*  
Kenneth Bearden (FSR),  
Adrienne Hale (TSR),  
Jasmine Johnson (FSR II),  
Jerrica Griffin (Regional Branch Manager),  
Charmi Shah (Floating FSR),  
Lemontez Brown (TSR),  
Andrea Clincy (ABM),  
Daniel McFatter (Business Services).

Keesler Federal is pleased to welcome its newest branch to the family – Jackson Meadowbrook! Conveniently located at 1300 Meadowbrook Road, just off I-55 North, this full-service branch offers teller services, loans, signature guarantee, notary, and walk-up ATM. The team, led by Regional Branch Manager Jerrica Griffin, consists of seasoned Keesler Federal professionals who have worked at other branches in the Jackson metro area. According to Griffin, “Our entire team is excited about being in this beautiful new location at Meadowbrook. We’re looking

forward to continuing to serve the needs of our longtime members, as well as seeing many new faces.”

Jill Jennings, Director of Branch Operations – Northern Region, points out, “The opening of this branch reflects our credit union’s growing presence within the Jackson market. We are committed to having a positive impact on the community and sharing the Keesler Federal difference of higher dividends, low loan rates, and exceptional member givebacks with more people.”



Keesler Federal was proud to be a Presenting Sponsor for the Keesler AFB 2023 Thunder Over the Sound Air & Space Show in Biloxi on April 29 and 30. This year’s theme was **“Heritage and Honor”** and the event showcased over a dozen aerial performers, including the headline performance by the U.S. Air Force Thunderbirds, static displays, a STEM expo, Kids Zone, beer garden, and much more. Free and open to the public, the event drew thousands of spectators, many of whom were happy to register for Keesler Federal’s Yeti cooler giveaway and sport colorful complimentary visors to block the UV rays. Energetic team members from various branch locations and corporate headquarters vied for the opportunity to work this event, manning our tents and strolling through crowds on the flightline to greet members, pass out swag, and pose for or snap some pictures.







# Scam Watch 2023 – Part 1

Here is the first of a two-part dive into popular scams.

## Travel Scams

Travel scams abound, from bogus deals on vacation packages, plane tickets, vacation rentals and travel insurance. Too-good-to-exist offers can come from emails with links to spoofed websites, social media posts, and text messages.

## Fake Job Openings

You're told the job is yours, but you need to provide a host of personal information to seal the deal. Never reveal your banking data (to deposit your paycheck), driver's license or passport information without proper verification that a job is legitimate.

## Tech Support Scams

Beware emails, text messages, pop-ups or phone calls warning your device is compromised or malfunctioning. Scammers want access to your device and/or payment information. Legit tech support companies won't contact you directly about device problems.

## Package Delivery Scams

Scammers use texts, phishing emails, and phone calls warning a package can't be delivered until more

information is provided. They impersonate known delivery services or retailers, all to get you to divulge personal information they can use for future scams.

## Scam Prevention Tips

- Remember: If it sounds too good to be true, it probably is.
- Know the red flags of email and scam text messages. Never respond to emails with generic greetings, misspelling, or bad grammar as they're sure signs of a scammer. Don't open attachments or follow links, especially if you haven't verified the sender. If a message seems strange in any way, delete it and move on.
- Never give personal information, including banking data, in an email, text or unsolicited phone call. To verify legitimacy, call the requestor by entering a phone number you know or manually type in the official URL to check your account. Consider bookmarking websites for those accounts you use most often.

**Stay tuned for Scam Watch  
Part 2 in the Fall InTouch.**

# Smart Summer Travel: 7 Ways to Save (and Still Have Fun!)



Check out these tips that can help you have fun in the sun without breaking the bank.

## 1. Set a Realistic Budget

Consider all the expenses like transportation, accommodations, meals, activities and unexpected expenses. Knowing your financial limitations will make overspending less likely.

**2. Travel Off-Peak** Take advantage of off-peak seasons or weekdays when prices are often lower. Avoiding popular travel periods can help you save on all aspects of your trip and avoid the crowds.

## 3. Explore Alt-Accommodations

Consider options such as hostels (single rooms are often still an option), house-swapping or even house or pet-sitting for friends if your dates are flexible.

## 4. Be Destination Flexible

More affordable, lesser-known or up-and-coming locales can offer rich experiences without the premium rates.

**5. Embrace Free and Low-Cost Activities** Many destinations

offer walking tours, public parks, museums with discounted admission rates, or specific days when attractions offer reduced entry fees.

## 6. Plan Your Meals Wisely

Splurging on food and drinks is easy, especially when you add in inspiring scenery. Opting for accommodations with kitchen facilities to prepare your own food can save you hundreds.

## 7. Use Rewards and Discounts

Leverage those travel rewards programs, credit card points (like those you can earn with a Keesler Federal Visa Rewards Card), and loyalty programs to your advantage.

No matter what your goals may be, our partners at GreenPath can help you take control of your day-to-day financial choices to create more opportunities for achieving your dreams. **Learn more at [kfcu.org/resources/free-financial-counseling](https://kfcu.org/resources/free-financial-counseling).**





# AACE Champions

## What is the AACE Recognition Quarterly Awards Program?

Keesler Federal encourages team members to create an extraordinary culture by exhibiting our core values of approachability, authenticity, commitment and empathy in their day-to-day interactions with one another and our members. Each quarter, select team members, nominated by their peers, are recognized for exemplifying these values.

 Approachability Authenticity Commitment Empathy



**Maritza Dequeant**

Assistant Branch  
Manager I  
Stennis



**Stephanie Krents**

Staff Development  
Specialist II  
Training



**Karen Parker**

Quality Assurance  
Specialist  
Retail Operations



**Angela Rink**

Teller Supervisor  
Larcher



**Teri Touchstone**

Human Resources  
Representative  
Human Resources



## Spotlight:

### Meet the Keesler Financial Group

From left to right:  
Nathan Roberts,  
Ron Weatherly,  
Bonnie Pierce,  
Dennis Liverett  
Lynn Hartfield

Helping Keesler Federal members pursue their financial goals is the primary mission of Keesler Financial Group's advisors. Working together within your investment timeline and comfort level, they will help develop answers to import questions such as:

- Will you have enough retirement income and is it invested properly?
- What should you do with an existing retirement plan from a previous employer?
- How will you pay for a child or grandchild's education?
- Financially, what would happen to your family if you died?

The end result will be a strategy designed to help build, preserve, use and transfer assets in a financially advantageous way for every stage of your life. To learn more, contact Keesler Financial Group for a no-cost, no-obligation consultation.

#### Dennis Liverett – LPL Financial Advisor

Based out of Slidell, LA, Dennis has a BA in finance from the University of New Orleans. He is an Investment Advisor Representative of LPL Financial. He is also a licensed insurance agent.

#### Ron Weatherly – LPL Financial Advisor

Based out of Waveland, MS, Ron is an Investment Advisor Representative of LPL Financial. He is also a licensed insurance agent.

#### Nathan Roberts – LPL Financial Advisor

Based out of Biloxi, MS, Nathan's goal is to help increase the confidence of his clients by providing them time-tested financial and investment advice. His many years of experience in the investment, banking and insurance fields has prepared him

well in helping you with your short-term and long-term financial goals.

#### Lynn Hartfield – LPL Financial Advisor

Based out of Hattiesburg/Petal MS, Lynn is an Investment Advisor Representative of LPL Financial. As a financial advisor, with over 13 years of investment experience, it continues to be his primary goal to help clients make informed investment decisions that align with their financial goals and risk tolerance. He is also a licensed insurance agent.

#### Bonnie Pierce – Coordinator

As the financial services coordinator for Keesler Financial Group, Bonnie schedules appointments, manages events and services related to investment program business. She can be reached at 1-888-533-7537 option 5.

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*Helping members*

*live extraordinary*



**KeeslerFederal**  
CREDIT UNION

Federally Insured by NCUA

Membership and credit eligibility required

\*Minimum \$25 deposit. With qualifications met, APY Annual Percentage Yield, APY is for balances up to and including \$25,000. APY accurate as of 9/1/23.



**KeeslerFederal**  
CREDIT UNION

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